



After a Veteran Passes Away

A survivor checklist: continuing a pending claim, the one-year deadlines, and which benefits carry on

Start with these three

Report the passing to VA at **800-827-1000**, so payments stop cleanly and a debt letter does not follow.

Ask whether a claim or appeal was pending. If one was, file [VA Form 21P-0847](#) to **substitute**, within **1 year** of the death. This keeps the Veteran's original effective date.

File [VA Form 21P-534EZ](#), which covers DIC, Survivors Pension, and accrued benefits in one application.

Take your time with the rest. Most of these benefits have no deadline at all, and an accredited representative will do the paperwork with you at no cost.

Your deadlines

What to file	Form	Deadline	Why it matters
Substitute into a pending claim or appeal	21P-0847	1 year from the date of death	Keeps the Veteran's original effective date, and lets you add new evidence
Accrued benefits	21P-601 or 534EZ	1 year from the date of death	Money VA owed the Veteran but had not paid
DIC, to protect the earliest date	21P-534EZ	1 year from the date of death	DIC has no filing deadline, but filing inside the year generally pays from the month of death
Burial allowance (non-service-connected death)	21P-530EZ	2 years from burial	No time limit when the death was service-connected
Social Security lump-sum death payment	Contact SSA	2 years	Social Security, not VA
CHAMPVA, education, home loan, insurance	Various	No deadline	File when you are able. Apply anyway if a date has passed

Write your own dates here

Date of death

One year from the death (substitution, accrued, DIC)

Date of burial

Two years from burial (burial allowance)

VA file number

Representative and phone



1. If a claim or appeal was pending

When a claimant dies with a claim or appeal pending, an eligible survivor may step in and finish it ([38 U.S.C. § 5121A](#); [38 CFR § 3.1010](#)). Eligible people, in order: surviving spouse, then the Veteran's children, then a dependent parent.

- ☐ Asked VA whether a claim, decision review, or appeal was pending at the time of death
- ☐ Filed [VA Form 21P-0847](#) within **1 year** of the death
- ☐ Included the Veteran's name, VA file number or Social Security number, and the claim or appeal number if known
- ☐ Included proof of relationship (marriage certificate, birth certificate) and the death certificate
- ☐ Requested the Veteran's claims file so I know what evidence already exists ([VA Form 20-10206](#))
- ☐ Noted that a substitute **may submit new evidence**, unlike an accrued benefits claim

Substitution compared with accrued benefits

	Substitution	Accrued benefits
What it does	You continue the pending claim or appeal	You claim money VA already owed
New evidence	Yes	Generally limited to the record at death
Form	21P-0847	21P-601, or 21P-534EZ
Deadline	1 year from death	1 year from death

2. DIC: the monthly survivor payment

A monthly, tax-free payment to a surviving spouse, child, or dependent parent ([VA: DIC](#)).

You may qualify if any one of these is true

- ☐ The Veteran **died from a service-connected condition**, or it contributed substantially to death
- ☐ The Veteran was rated **totally disabled, permanent and total, for 10 continuous years** before death, whatever the cause of death
- ☐ Rated totally disabling for at least **5 years** from discharge until death
- ☐ A **former prisoner of war** rated totally disabling for at least 1 year before death ([38 U.S.C. § 1318](#))

Filing it

- ☐ Filed [VA Form 21P-534EZ](#), which VA also considers for Survivors Pension and accrued benefits
- ☐ Sent the death certificate, marriage certificate, and children's birth certificates
- ☐ If the death certificate does not name a service-connected condition, asked a physician to write that the condition **caused or contributed substantially and materially** to death
- ☐ Checked whether a condition is now **presumptive** (PACT Act, Agent Orange, Camp Lejeune), even if VA never rated it while the Veteran was alive
- ☐ Asked about the extra amount for 8 years of total disability, for dependent children, and for aid and attendance



3. CHAMPVA and other health coverage

CHAMPVA covers the surviving spouse or dependent child of a Veteran who died from a service-connected disability, or who was rated **permanently and totally disabled** from a service-connected disability at the time of death ([VA: CHAMPVA](#)).

- ☐ Applied or re-certified with [VA Form 10-10d](#), sending the death certificate
- ☐ Confirmed with VA that coverage moved into the **survivor** category. It does not roll over silently
- ☐ Listed every eligible child (generally to 18, or 23 in school, and longer for a child incapable of self-support)
- ☐ Asked how Medicare interacts before dropping any other coverage
- ☐ Noted the remarriage rule: CHAMPVA **ends** if the surviving spouse remarries before age 55, and **continues** if the remarriage is at 55 or older. If a disqualifying remarriage ends, eligibility can return

4. Burial and memorial benefits

- ☐ Applied for the burial allowance with [VA Form 21P-530EZ](#)
- ☐ Checked what the funeral home already filed, so nothing is duplicated or missed
- ☐ Asked about burial in a national cemetery, a headstone or marker, a burial flag, and a Presidential Memorial Certificate ([VA burials and memorials](#))
- ☐ Kept receipts for burial, funeral, and transportation costs

5. Everything else survivors can claim

- ☐ **Survivors Pension**, a needs-based monthly payment for low-income survivors of wartime Veterans (same form, 21P-534EZ)
- ☐ **Education benefits** (Chapter 35 or the Fry Scholarship) for a spouse or children ([VA: survivor education](#))
- ☐ **VA home loan** eligibility for a surviving spouse
- ☐ **Life insurance**: SGLI, VGLI, or other VA insurance, claimed separately
- ☐ **Social Security** survivor benefits and the lump-sum death payment
- ☐ **State benefits**, which vary widely: property tax relief, tuition, and more
- ☐ **SBP annuity** if the Veteran was a military retiree. Since 2023 it is no longer reduced by DIC
- ☐ All family and survivor programs in one place: [va.gov/family-and-caregiver-benefits](#)

6. What continues, and what ends

Benefit	After the Veteran passes away
The Veteran's disability compensation	Ends. Payments made after death usually must be returned, so report the death promptly
A pending claim or appeal	Continues only if someone substitutes within 1 year
Money VA owed but had not paid	Payable as accrued benefits , claimed within 1 year
DIC	A new monthly, tax-free benefit for survivors
CHAMPVA	Continues under the survivor category, once VA has the death certificate and a current application



Benefit	After the Veteran passes away
Chapter 35 education, home loan	Available based on the service-connected death or P&T rating
SBP annuity	Continues to the beneficiary, no longer reduced by DIC



7. Things families do not know

- **A pending claim can be continued**, with the Veteran's original effective date. This is the most missed benefit after a death.
- **Substitution allows new evidence**. An accrued benefits claim generally does not.
- **DIC has no filing deadline**, but the first year matters because of the effective date rule.
- **The 10-year rule pays DIC even when the death was not service-connected**, if the Veteran was rated totally disabled and permanent for those 10 years.
- **One form covers three benefits**: 21P-534EZ handles DIC, Survivors Pension, and accrued benefits.
- **Remarriage is not always fatal**, and the rules differ: age 55 for CHAMPVA, and for DIC age 55 for remarriages on or after January 5, 2021 (age 57 for remarriages between December 16, 2003 and January 4, 2021). A disqualifying remarriage that ends can restore eligibility.
- **Old denials can be revisited** when a condition later became presumptive.
- **Report the death quickly** to avoid an overpayment you will have to repay.
- **Free help exists**. Accredited representatives handle survivor claims at no cost, and they do these constantly.
- **If a deadline passed, file anyway** and ask about your options. Several of these benefits can still be paid from a later date.

8. If VA says no

What VA says	What to do
"The claim ended at the Veteran's death"	Cite substitution under 38 U.S.C. § 5121A and 38 CFR § 3.1010, and file 21P-0847 within a year
"The death certificate does not show a service-connected cause"	Send a physician's opinion that the condition contributed substantially to death, with the records behind it
"You do not meet the marriage requirements"	Send the marriage certificate, proof of continuous cohabitation, or proof of a child together
"The condition was never service-connected"	A presumption may cover it now. Ask VA to consider it as presumptive and send proof of qualifying service
A denial	You have 1 year for a Supplemental Claim, Higher-Level Review, or Board Appeal (VA decision reviews)
A debt letter for payments after the death	Common and usually fixable. Dispute within 30 days and ask about a waiver

Documents to gather once, and copy often

- ☐ Certified copies of the **death certificate** (get several)
- ☐ The Veteran's **DD214**
- ☐ **Marriage certificate**, and divorce decrees for any prior marriages
- ☐ **Birth certificates** for children
- ☐ The Veteran's **VA file number** or Social Security number
- ☐ Recent **VA decision letters** and any pending claim or appeal numbers
- ☐ Funeral and burial **receipts**
- ☐ Your own ID, bank information for direct deposit, and current contact information



Contact log

Date	Who I contacted	What was filed or said	Next step



Forms and official sources

What	Where
Substitution: VA Form 21P-0847	va.gov/find-forms/about-form-21p-0847
DIC, Survivors Pension, accrued: VA Form 21P-534EZ	va.gov/find-forms/about-form-21p-534ez
Accrued amounts: VA Form 21P-601	va.gov/find-forms/about-form-21p-601
Burial allowance: VA Form 21P-530EZ	va.gov/find-forms/about-form-21p-530ez
CHAMPVA application: VA Form 10-10d	va.gov/find-forms/about-form-10-10d
Request the claims file: VA Form 20-10206	va.gov/forms/20-10206
Substitution law and rule	38 U.S.C. § 5121A 38 CFR § 3.1010
Accrued benefits law and rule	38 U.S.C. § 5121 38 CFR § 3.1000
DIC, and the total-rating route	VA: DIC 38 U.S.C. § 1318
DIC remarriage rule	38 U.S.C. § 1311(e)
CHAMPVA	va.gov CHAMPVA
Burials and memorials	va.gov/burials-memorials
Education benefits for survivors	va.gov education
All family and survivor benefits	va.gov/family-and-caregiver-benefits
Decision reviews and appeals	va.gov/decision-reviews
Find a free accredited representative	va.gov
VA benefits hotline	800-827-1000 (TTY: 711)

Veterans Crisis Line: Dial 988, then press 1 · Text 838255

Grief is heavy, and paperwork makes it heavier. If you need to talk, someone is there, free and confidential, 24/7.

This checklist provides general educational information about VA survivor benefits. It isn't legal advice, doesn't guarantee any outcome, and isn't affiliated with or endorsed by the U.S. Department of Veterans Affairs. Veterans Claims Education does not prepare, present, or prosecute claims for VA benefits. Deadlines and rules change, and the dates in your own VA notices control.

Confirm current requirements on va.gov. Information current as of September 2026.

© 2026 Veterans Claims Education. All rights reserved.

